

IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF NORTH CAROLINA  
CHARLOTTE DIVISION

UNITED STATES OF AMERICA	)	
	)	DOCKET NO.: 3:24-cr-44-FDW
v.	)	
	)	<b>FACTUAL BASIS</b>
(1) ANTOINE JOHNSON	)	
_____	)	

NOW COMES the United States of America, by and through Dena J. King, United States Attorney for the Western District of North Carolina, and hereby files this Factual Basis in support of the defendant's guilty plea filed in this matter.

This Factual Basis is filed pursuant to Local Criminal Rule 11.2 and does not attempt to set forth all of the facts known to the United States at this time. By their signatures below, the parties expressly agree that there is a factual basis for the guilty plea(s) that the defendant will tender, and that the facts set forth in this Factual Basis are sufficient to establish all of the elements of the crime(s). The parties agree not to object to or otherwise contradict the facts set forth in this Factual Basis.

Upon acceptance of the plea, the United States will submit to the Probation Office a "Statement of Relevant Conduct" pursuant to Local Criminal Rule 32.4. The defendant may submit (but is not required to submit) a response to the Government's "Statement of Relevant Conduct" within seven days of its submission. The parties understand and agree that this Factual Basis does not necessarily represent all conduct relevant to sentencing. The parties agree that they have the right to object to facts set forth in the presentence report that are not contained in this Factual Basis. Either party may present to the Court additional relevant facts that do not contradict facts set forth in this Factual Basis.

1. Defendants ANTOINE JOHNSON ("JOHNSON") and KIMBERLY MADDOX ("MADDOX") were married and residents of Huntersville, North Carolina, within the Western District of North Carolina.

2. Between 2018 through 2023, JOHNSON and MADDOX knowingly devised and executed a scheme to fraudulently obtain lines of credit, bank loans, and COVID-19 pandemic relief funds on behalf of their business, Pick Up and Go Moving, International, Inc. ("PUGMI"), by submitting false information, including false tax documents, false financial information, and fake employment data, in support of more than 30 loans, totaling more than \$2 million.

3. PUGMI was registered in North Carolina, with a business address in Huntersville, North Carolina. JOHNSON was the president and MADDOX was the vice-president; both were co-owners of PUGMI.

4. JOHNSON and MADDUX maintained a business bank account at Charlotte Metro Credit Union ending in x8290 on behalf of PUGMI (the “CMCU Account”).

5. Cross River Bank and Pinnacle were financial institutions, the accounts and deposits of which were insured by the Federal Deposit Insurance Corporation (“FDIC”).

***Count One***

6. From in or around 2018 through in or around 2023, in Mecklenburg County, within the Western District of North Carolina, and elsewhere, JOHNSON and MADDUX did knowingly combine, conspire, confederate, and agree with one another to commit offenses against the United States, those being bank fraud, in violation of Title 18, United States Code, Section 1344; and wire fraud in violation of Title 18, United States Code, Section 1343, all in violation of Title 18, United States Code, Section 1349.

- a. Bank Fraud: It was a part and an object of the conspiracy that JOHNSON and MADDUX, would and did execute and attempt to execute a scheme and artifice to obtain monies owned by, or in the custody or control of, one or more financial institutions, by means of materially false and fraudulent pretenses, representations, and promises, in violation of Title 18, United States Code, Section 1344(2).
  - i. For example, on or about June 9, 2020, a loan application was submitted to Pinnacle with a falsified 2017 PUGMI tax record, which falsely represented that PUGMI had an annual sales revenue of \$5.4 million. On or about August 27, 2020, JOHNSON and MADDUX signed a bank note for a PUGMI loan in the amount of \$306,414.48, which was subsequently funded by Pinnacle.
- b. Wire Fraud: It was a part and an object of the conspiracy that JOHNSON and MADDUX, with the intent to defraud, did knowingly and intentionally devise a scheme and artifice to defraud and to obtain money and property by means of materially false and fraudulent pretenses, representations, and promises, and by concealment of material facts, and for the purpose of executing such scheme and artifice to defraud, did transmit and cause to be transmitted by means of wire communication in interstate commerce any writing, signal, picture, and sound, to wit, electronic loan applications, wire transfers, and other electronic financial transactions in interstate commerce, in violation of Title 18, United States Code, Section 1343.
- c. The schemes to defraud involved 10 or more victim financial institutions.
- d. JOHNSON intentionally engaged in or caused the conduct constituting sophisticated means.

***Count Two***

7. On or about February 25, 2021, in Mecklenburg County, within the Western District of North Carolina and elsewhere, JOHNSON did knowingly make and cause to be made a false statement with the intent to influence the actions of Cross River Bank, to wit, in PPP Loan Application x7907, JOHNSON, among other things, falsely represented that the business had a physical office space and a lease agreement, in violation of Title 18, United States Code, Section 1014 and 2.

DENA J. KING  
UNITED STATES ATTORNEY



Caryn Finley  
ASSISTANT UNITED STATES ATTORNEY

Defendant's Counsel's Signature and Acknowledgment

I have read this Factual Basis and the Bill of Indictment, and have discussed them with the defendant. Based on those discussions, I am satisfied that the defendant understands the Factual Basis and the Bill of Indictment. I hereby certify that the defendant does not dispute this Factual Basis.



Rob Heroy, Attorney for Defendant

DATED: 6/25/24



Michael Greene, Attorney for Defendant

DATED: 06/24/24